IN THE UNITED STATES PATENT AND TRADEMARK OFFICE.

Applicant: Kenneth Kiron et al. Examiner: Thu Thao Havan

Serial No.: 09/839888 Art Unit: 3693

Filing Date: April 20, 2001 Confirmation No.: 5617

Title: OPEN END MUTUAL FUND Attorney Ref.: 21240.01US5

SECURITIZATION PROCESS

RESPONSE TO OFFICE ACTION MAILED AUGUST 21, 2008

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

This is a Reply to the Office Action mailed August 21, 2008. The original period of response to the Office Action is a shortened statutory period of three (3) months from the mailing date. Accordingly, the original time period for response is November 21, 2008. As evidenced by the Certificate of Electronic Transmission, this Reply is being timely submitted within the period for reply.

Applicants respectfully request reconsideration and allowance of the pending claims in the present Application in view of the Amendments and Remarks below.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 9 of this paper.